REMARKS

Applicant thanks the Examiner for the very thorough consideration given the present application.

Claims 3-33 are now present in this application. Claims 3, 10, 16, 17, 23, 26 and 27 are independent. Claims 3-21, 23, 24 and 26-32 are amended. Claims 1 and 2 are canceled without prejudice to or disclaimer of the subject matter contained therein. Reconsideration of this application, as amended, is respectfully requested.

Drawings

It is respectfully submitted that the drawings filed with the present application comply with USPTO requirements, and the Examiner is requested to provide a Notice of Draftsperson's Patent Drawing Review, Form PTO-948, with the next official communication.

Claim Rejections under 35 U.S.C. §102/103

Claims 1-19, 21, 22 and 26-33 are rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,311,167 to Davis et al. Claims 20 and 23-25 are rejected under 35 U.S.C. §103(a) as being unpatentable over Davis et al. Applicant respectfully traverses these rejections and requests reconsideration thereof.

While not conceding the appropriateness of the rejections, but merely to expedite the prosecution of the instant application, claims 1 and 2 are canceled, thereby rendering the rejection of these claims under 35 U.S.C. §102(e) moot.

Independent claim 3 is amended to recite a combination of elements in an apparatus for storing electronic money, including "a computation logic block for comparing a serial number extracted from the received signal with a previously stored serial number if it is determined that the received signal corresponds to balance storing information, and storing balance storing data extracted from the balance storing information into the memory block if the extracted serial number and the previously stored serial number are determined to be the same and the balance storing information transmitted from the radio signal receiving block is determined to be a proper signal."

Independent claim 10 is amended to recite a combination of elements in an apparatus for storing electronic money, including "a computation logic block for comparing a serial number extracted from the received signal with a previously stored serial number if it is determined that the received signal corresponds to balance storing information, and storing the balance storing information into the memory block if the extracted serial number and the previously stored serial number are determined to be the same and the various certification information extracted from the balance storing information transmitted from the radio signal receiving block during the balance storing

operation are determined to be proper information."

Independent claim 16 is amended to recite a combination of elements in an apparatus for storing electronic money, including "control means for receiving an output signal from the high frequency processing means, storing the balance storing data into the memory block when a serial number extracted from the radio signal and the previously stored serial number are determined to be the same."

Independent claim 17 is amended to recite a combination of steps in a method for storing electronic money, including "extracting various certification information in including amount information and a radio receiving block serial number if the received radio signal is determined to correspond to balance storing information, and determining whether the extracted serial number is the same as a previously stored serial number and whether a subscriber is a proper subscriber; and storing the amount information extracted from the balance storing information if the extracted serial number and the previously stored serial number are determined to be the same and the subscriber is determined to be a proper subscriber."

Independent claim 23 is amended to recite a combination of steps in a method for storing electronic money, including "extracting certification information and determining whether the extracted certification information is the same as previously stored certification information when it is determined

that the card service stop or release information is received; and releasing a card service stop if the extracted certification information is the same as the previously stored certification information."

Independent claim 26 is amended to recite a combination of steps in a method for storing electronic money, including "extracting a certain variable if it is determined that the received radio signal corresponds to personal information update information; comparing the extracted variable with a certain variable transmitted during a previous personal information update; and updating personal information when the currently transmitted variable is greater than the previously transmitted variable."

Independent claim 27 is amended to recite a combination of steps in a method for storing electronic money, including "setting a temporary service stop state if it is determined that the received balance storing information is a proper signal and waiting to receive second balance storing information; performing a certification of the second balance storing information when the second balance storing information is received and determining whether the second balance storing information is a proper signal; and storing a request amount if it is determined that the second balance storing information is a proper signal and implementing an available state of the card."

It is respectfully submitted that the combinations of steps and elements set forth in the independent claims are not disclosed by or made over Davis et

al., which is the sole applied reference.

Davis et al. discloses a a secure messaging system 900 which includes a communication zones 902, transmitters 904, financial messaging units 906 and receivers 908, as shown in FIG. 9. Each financial messaging unit 906 decodes the contents of a secure financial transaction message and stores these contents. The financial messaging unit 906 includes a smart card function module 1014 which further includes control logic 1016 that maintains the security of sensitive information in a financial transaction message by ensuring that an encrypted message is only decrypted by the smart card function module 1014, as shown in FIG. 10. The smart card function module 1014 also includes a message entry device 1018 that allows a user to initiate a financial transaction. In a typical operation, if the financial messaging unit 906 detects a security address, the financial messaging unit 906 recovers the financial transaction message to effect a financial transaction. Once the financial messaging unit 906 determines that a secure financial transaction message is received, the smart card function module 1014 is activated and the secure financial transaction message is decoded. Finally, the control logic 1016 executes instructions pertinent to the financial transaction being executed.

However, Davis et al. does not teach the use of serial numbers to determine whether to store balance storing information (claims 3, 10, 16 and 17), updating personal information based on a comparison of currently and

previously transmitted variables (claim 26), or setting a temporary service stop state if it is determined that the received balance storing information is a proper signal (claim 27), as required by the present invention. In rejection claims 23-25, Official Notice is taken that stopping and releasing card services are well known in the art. Applicant respectfully requests one or more references teaching determining whether card service stop or release information is received if there is no balance information.

Davis et al. does not teach or suggest "a computation logic block for comparing a serial number extracted from the received signal with a previously stored serial number if it is determined that the received signal corresponds to balance storing information, and storing balance storing data extracted from the balance storing information into the memory block if the extracted serial number and the previously stored serial number are determined to be the same and the balance storing information transmitted from the radio signal receiving block is determined to be a proper signal," as recited in claim 3.

Davis et al. does not teach or suggest "a computation logic block for comparing a serial number extracted from the received signal with a previously stored serial number if it is determined that the received signal corresponds to balance storing information, and storing the balance storing information into the memory block if the extracted serial number and the previously stored serial number are determined to be the same and the various certification information

extracted from the balance storing information transmitted from the radio signal receiving block during the balance storing operation are determined to be proper information," as recited in claim 10.

Davis et al. does not teach or suggest "control means for receiving an output signal from the high frequency processing means, storing the balance storing data into the memory block when a serial number extracted from the radio signal and the previously stored serial number are determined to be the same," as recited in claim 16.

Davis et al. does not teach or suggest "extracting various certification information in including amount information and a radio receiving block serial number if the received radio signal is determined to correspond to balance storing information, and determining whether the extracted serial number is the same as a previously stored serial number and whether a subscriber is a proper subscriber; and storing the amount information extracted from the balance storing information if the extracted serial number and the previously stored serial number are determined to be the same and the subscriber is determined to be a proper subscriber," as recited in claim 17.

Davis et al. does not teach or suggest "extracting certification information and determining whether the extracted certification information is the same as previously stored certification information when it is determined that the card service stop or release information is received; and releasing a card service stop

if the extracted certification information is the same as the previously stored certification information," as recited in claim 23.

Davis et al. does not teach or suggest "extracting a certain variable if it is determined that the received radio signal corresponds to personal information update information; comparing the extracted variable with a certain variable transmitted during a previous personal information update; and updating personal information when the currently transmitted variable is greater than the previously transmitted variable," as recited in claim 26.

Davis et al. does not teach or suggest "setting a temporary service stop state if it is determined that the received balance storing information is a proper signal and waiting to receive second balance storing information; performing a certification of the second balance storing information when the second balance storing information is received and determining whether the second balance storing information is a proper signal; and storing a request amount if it is determined that the second balance storing information is a proper signal and implementing an available state of the card," as recited in claim 27.

For at least the foregoing reasons, it is respectfully submitted that the independent claims are allowable over Davis et al. Since the dependent claims depend from allowable independent claims, they are also allowable for at least the same reasons as set forth above, as well as for the additional limitations provided therein. Accordingly, all claims should be allowable.

CONCLUSION

The stated grounds of rejection have been properly traversed, accommodated, or rendered moot. It is believed that a full and complete response has been made to the outstanding Office Action, and that the present application is in condition for allowance.

However, if there are any outstanding issues, the Examiner is invited to telephone Sam Bhattacharya, Reg. No. 48,107, at 703-205-8000, in an effort to expedite prosecution.

Applicant respectfully petitions under the provisions of 37 C.F.R. 1.136(a) and 1.17 for a one-month extension of time in which to respond to the Examiner's Office Action. The Extension of Time Fee in the amount of $55.00 is attached hereto.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies to charge payment or credit any overpayment to Deposit

Account No. 02-2448 for any additional fees required under 37 C.F.R. §§ 1.16 or 1.17, particularly extension of time fees.

Respectfully submitted,

BIRCH, STEWART, KOLASCH & BIRCH, LLP

By: James T. Eller, Jr.
James T. Eller, Jr.
Reg. No. 39,538

P. O. Box 747
Falls Church, VA 22040-0747
(703) 205-8000

0630-0913P
JTE:SB:mmi